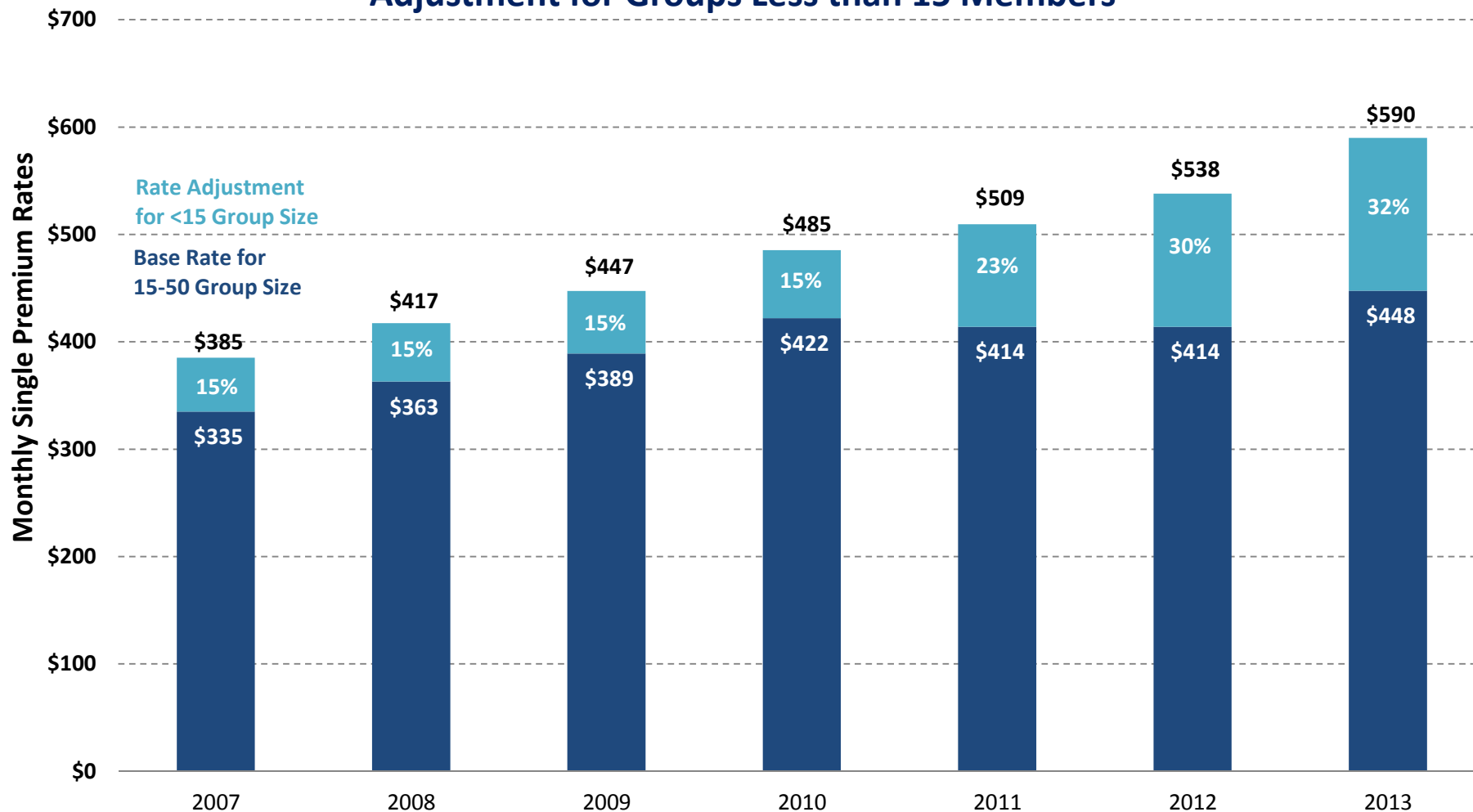


## MKT-551 Plan Base Rate for 15-50 Group Size and Adjustment for Groups Less than 15 Members



Source: BCBSAL production Small Group Rate filing documents BCBSAL\_00000003595, BCBSAL\_0000001488, BCBSAL\_0000002370, BCBSAL\_0000002498, BCBSAL\_0000003153, BCBSAL\_0000003225, and BCBSAL\_0000047097.

**Notes:**

- 1) Chart shows rates for a hypothetical group that consists of females less than 30 years old in Birmingham (Rating Area #3) with a starting date within 3 months of the rate filing's effective date.
- 2) Based on rate filings, groups under 15 people are not subject to an Age, Gender, Area or Effective Date adjustment.
- 3) The MKT-551 plan is subject to a 15% "Group Adjustment". Starting with 2011, a "Demographic Adjustment" is also applied to the "Group Adjusted" base rate. This plan was also the base plan for the Small Group rate schedule until 7/1/2011.